

**DEFAULT O/E JAD**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Bankruptcy No. 13-70218-JAD  
Lisa M. Keyser, :  
Debtor : Chapter 13  
: :  
Lisa M. Keyser, : Docket No.  
Movant :  
vs. : Related to Docket No. 46  
: :  
LVNV Funding, LLC, : Hearing Date & Time: October 20, 2017  
Respondent : 1:30 PM

**ORDER**

AND NOW, this 13th day of October, 2017, upon the motion to avoid a judicial lien which impairs an exemption of the Debtor, it is hereby ORDERED and DECREED as follows:

1. The judicial lien, 825-2010 in Somerset County Common Pleas Court, obtained by LVNV Funding, LLC on the Debtor's real property be, and hereby is, declared null and void.
2. The claim, if any, of LVNV Funding, LLC, Claim #11 is to be treated as a general unsecured claim.

BY THE COURT:



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Jeffery A. Deller,  
Chief United States Bankruptcy Judge

CASE ADMINISTRATOR SHALL SERVE:

Lisa M. Keyser  
Kenneth P. Seitz, Esquire  
Michaels T. Ratchford, Esquire  
Ronda J. Winneccour, Esquire  
Office of United States Trustee

FILED  
10/13/17 6:41 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Lisa M Keyser  
 Debtor

Case No. 13-70218-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: amaz  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db +Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

##+Michael F. Ratchford, Esquire, 120 N. Keyser Avenue, Scranton, PA 18504-9701

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
 James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmllawgroup.com  
 Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmevf@chapter13trusteejdpa.com

TOTAL: 7